



Attorney's Do. No. 8514-100 (ST-A14)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re patent application of: Ned HOFFMAN, David Ferrin PARE JR., Philip Dean LAPSLY, and Jonathan Alexander LEE

Serial No.: 09/215,058

Examiner: Myhre, James W.

Filed: December 17, 1998

Group Art Unit: 3622

For: TOKENLESS FINANCIAL ACCESS SYSTEM

Confirmation No. 7856

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Assistant Commissioner for Patents
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AMENDMENT

Responsive to the Final Office Action, dated June 20, 2002, Paper No. 9, please amend the application as follows:

In the claims:

Please amend the claims to read as follows:

Subj CQ

1. (Twice Amended) A method for tokenless authorization of commercial transactions between a user and a seller using a computer system, the method comprising the steps of:

(1) a user registration step, wherein the user registers with the computer system at least one registration biometric sample and at least one user financial account;

(2) a seller registration step, wherein the seller registers with the computer system at least one seller financial account;

(3) a proposal step, wherein the seller offers a proposed commercial transaction to the user, the proposed commercial transaction comprising price information;

(4) an acceptance step, wherein the user signals acceptance of the seller's proposed commercial transaction by adding to the proposed commercial transaction the